

**INVITATION OF
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
PT BANK MANDIRI (PERSERO) Tbk**

Board of Directors of PT Bank Mandiri (Persero) Tbk (hereinafter referred to as the "**Company**"), having its domicile in South Jakarta, hereby invites the Shareholders of the Company to attend the Company's Annual General Meeting of Shareholders which will be held **electronically** (hereinafter referred to as the "**Meeting**") on:

Day/Date	:	Wednesday, April 29, 2026
Time	:	14.00 WIB (Western Indonesia Time Zone) - finish
Place	:	South Jakarta

The meeting will be held Electronically through KSEI's Electronic General Meeting System ("**eASY.KSEI**") facility at <https://akses.ksei.co.id> link provided by PT Kustodian Sentral Efek Indonesia ("**KSEI**")

The Meeting will be held with the following Agenda:

1. **Approval of the Annual Report and Ratification of the Company's Consolidated Financial Statements, Approval of the Supervisory Duties Report of the Board of Commissioners and Ratification of the Financial Statements of the Micro and Small Business Funding Program ("PUMK") for the Financial Year 2025, as well as the granting of full release and discharge from responsibilities (*volledig acquit et de charge*) to the Board of Directors for the Company's management actions and the Board of Commissioners for the Company's supervisory actions that have been carried out during the Financial Year 2025.**

Explanation of the First Meeting Agenda:

- a. Pursuant to the provisions of Article 19 in conjunction with Article 22 of the Company's Articles of Association; Article 69 of Law No. 40 of 2007 concerning Limited Liability Company ("**Company Law**") as lastly amended by Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation as stipulated into Law pursuant to Law No. 6 of 2023 concerning Stipulation of Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation into Law ("**Job Creation Law**") ; and Article 15H paragraph (1) of Law No. 19 of 2003 concerning State-Owned Enterprises as lastly amended by Law No. 16 of 2025 concerning the Fourth Amendment to Law No. 19 of 2003 concerning State-Owned Enterprises ("**SOE Law**"), the Annual Report and the Supervisory Duties Report of the Board of Commissioners of the Company must be approved by the General Meeting of Shareholders of the Company ("**GMS**") and the Company's Consolidated Financial Statements must be approved by the GMS.
- b. Pursuant to the provisions of Article 33 paragraph (3) of the Regulation of the Minister of SOE of the Republic of Indonesia No. PER-1/MBU/03/2023 concerning Special Assignment and Social and Environmental Responsibility Programs of State-Owned Enterprises ("**SOE Regulation 01**"), the annual Financial Statements of the Micro and

Small Business Funding Program (PUMK) must be audited by a Public Accounting Firm separately from the audit of the SOE's Financial Statements prepared in accordance with applicable financial accounting standards, in order to obtain approval from the GMS / the minister appointed and/or authorized to represent the government as the state shareholder in the company with due observance of the laws and regulations.

- c. Company will request the full release and discharge from responsibilities for the management and supervision duties that have been carried out by the members of the Board of Directors and the Board of Commissioners during the Financial Year 2025, as presented in the Company's Annual Report and Financial Statements.
- d. The Company's Annual Report of can be accessed on the Company's website (<https://www.bankmandiri.co.id/web/ir/annual-reports>).

2. Approval of the use of the Company's Net Profit for the Financial Year 2025.

Explanation of the Second Meeting agenda:

Pursuant to (i) the provisions of Article 22 in conjunction with Article 27 of the Company's Articles of Association and (ii) Article 70 and Article 71 of the Company Law, the allocation of the Company's net profit shall be decided in the GMS.

3. Determination of Salary/Honorarium along with Facilities and Allowances for the Financial Year 2026 and Determined Remuneration for Performance for the Financial Year 2025 for the Company's Board of Directors and Board of Commissioners.

Explanation of the Third Meeting Agenda:

- a. Pursuant to (i) the provisions of Article 11 paragraph (16) and Article 14 paragraph (25) of the Company's Articles of Association, (ii) Article 96 and Article 113 of the Company Law, and (iii) Article 76 of the Regulation of the SOE Minister of the Republic of Indonesia No. PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises, the provisions concerning the amount of salary, honoraria, including facilities and allowances for Financial Year 2025, as well as performance-based remuneration for members of the Board of Directors and the Board of Commissioners of the Company, shall be determined by the GMS.
- b. In accordance with Article 5 paragraph (4) letter c of the Company's Articles of Association, the Dwiwarna Series A Shareholder is entitled to approve the remuneration of the members of the Board of Directors and the Board of Commissioners.

4. Appointment of a Public Accountant and/or Public Accounting Firm to Audit the Company's Consolidated Financial Statements for Financial Year 2026 as well as the PUMK Program Financial Statements for Financial Year 2026.

Explanation of the Fourth Meeting Agenda:

- a. Pursuant to the provisions of (i) Article 22 of the Company's Articles of Association, (ii) Article 71 paragraph (1) of the SOE Law, (iii) Article 59 of the Financial Services Authority Regulation ("POJK") No. 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of Public Companies ("POJK

GMS"); and (iv) Article 3 paragraph (1) of POJK No. 9 of 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, the GMS will determine the Public Accountant and/or Public Accounting Firm that conduct an audit of the Company's current books pursuant to a proposal from the Board of Commissioners.

- b. Pursuant to the provisions of Article 33 paragraph (3) of SOE Regulation 01, the annual Financial Statements of the PUMK Program must be audited by a Public Accounting Firm separately from the audit of the SOE's Financial Statements prepared in accordance with applicable financial accounting standards, in order to obtain approval from the GMS / the minister appointed and/or authorized to represent the government as the state shareholder in the company with due observance of the laws and regulations.

5. Approval of the Company's Recovery Plan Update.

Explanation of the Fifth Meeting Agenda:

Pursuant to the provisions of Article 43 paragraphs (2) and (3) of POJK No. 5 of 2024 concerning the Stipulation of Supervisory Status and Handling of Commercial Bank Affairs, any update of the Recovery Plan including, among others, changes to trigger levels and the compliance with the adequacy and bankability of deposits and/or debt or investment instruments with capital characteristics owned by the bank, must obtain approval from shareholders in the GMS.

6. Report on the Realization of Use of Proceeds from the Shelf Registration (PUB) of Bank Mandiri Green Bond I Phase II Year 2025 and Shelf Registration of Bank Mandiri Bond I Phase I Year 2025.

Explanation of the Sixth Meeting Agenda:

- a. Pursuant to the provisions of Article 13 in conjunction with Article 3 of POJK No. 40 of 2025 concerning the Use of Public Offering Proceeds, the Company is required to account for the realization of the use of public offering proceeds in each Annual GMS until all proceeds from the public offering have been realized and must be carried out at the nearest Annual GMS notwithstanding the realization of the use of proceeds has not reached 1 (one) year after the date of delivery of the securities.
- b. This Meeting Agenda is a report on the use of proceeds from the shelf registration of bonds issued by Bank Mandiri in 2025, therefore, it does not require approval from the Meeting.

7. Approval of the Company's Shares Buyback Plan and Transfer of Shares Resulting from the Buyback Held as Treasury Stock.

Explanation of the Seventh Meeting Agenda:

- a. Pursuant to the provisions of Article 37 and Article 38 of the Company Law, the Company may conduct a buyback of the issued shares provided that it meets the

financial requirements, which include, among others, that such action shall not cause the Company's net assets to fall below the amount of the issued and paid-up capital plus the statutory reserve, as well as abiding by the limits on the volume of shares in accordance with prevailing laws and regulations. Principally, the implementation of a share buyback must obtain approval from the GMS, except under certain specifically regulated conditions.

- b. Pursuant to the provisions of Article 2 paragraph (3) of POJK No. 29 of 2023 concerning Buyback of Shares Issued by Public Companies, the Company's shares buyback must first obtain approval from the GMS.
- c. Pursuant to the provisions of Article 21 point c in conjunction with Article 22 paragraph (1) of POJK No. 29 of 2023 concerning Buyback of Shares Issued by Public Companies, the transfer of shares resulting from the buyback carried out through the implementation of the employee and/or the board of directors and the board of commissioners Stock Ownership Program must obtain approval from the GMS.

8. Delegation of Approval Authority for the Company's Long-Term Plan (RJPP) 2026-2030 and the Company's Work Plan and Budget (RKAP) 2027 and its amendments from the GMS to the parties appointed by the GMS.

Explanation of the Eighth Meeting Agenda:

- a. Pursuant to the provisions of Article 15G paragraphs (3) and (5) of the SOE Law, the Company's Board of Directors is required to prepare an annual work plan before the start of the next financial year. The annual work plan must be submitted to the GMS to obtain approval.
- b. Pursuant to the provisions of Article 95 paragraph (4) of the Regulation of the Minister of SOE No. PER2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, it is regulated that for SOE that are declared in sound condition for 2 consecutive years, the authority of the GMS/minister appointed and/or authorized to represent the government as the state shareholder in the company (as relevant) in connection with the ratification of the Work Plan and Company Budget draft (RKAP) may be delegated to the Board of Commissioners.
- c. Pursuant to the provisions of Article 17 and Article 18 of the Company's Articles of Association, the Board of Directors is required to prepare a Long-Term Plan (RJP) and a Work Plan and Company Budget (RKAP) Drafts to obtain approval from the GMS. The authority of the GMS to approve the Long-Term Plan (RJP) and the Company's Work and Budget Plan (RKAP) may be delegated to the Board of Commissioners by firstly obtaining approval from the Majority Series B Shareholders.

9. Amendment to the Company's Articles of Association.

Explanation of the Ninth Meeting Agenda:

- a. Following the adjustment to the amendment to SOE Law concerning the percentage of share ownership by the Dwiwarna Series A Shareholder, and in accordance with the

provisions of Article 2 paragraph (3) of the SOE Law, the State of the Republic of Indonesia holds 1% (one percent) shares in SOE which constitutes Dwiwarna Series A Share through BP BUMN and 99% in SOE which constitutes Series B shares through Badan Pengeloala Investasi Daya Anagata Nusantara, hence, it is necessary to adjust the number of Dwiwarna Series A and Series B shares in the Company's Articles of Association.

- b. The adjustment of the number of Dwiwarna Series A shares has been made pursuant to the Letter of the State-Owned Enterprises Regulatory Agency Number S-24/BPU/01/2026 dated January 6, 2026 concerning Notification of Share Transfer Agreement Signing between PT Bank Mandiri (Persero) Tbk and PT Danantara Asset Management Number SR.003/DI-DAM/DO/2026 dated January 6, 2026 concerning Notification of Share Transfer Agreement Signing of PT Bank Mandiri (Persero) Tbk.
- c. Pursuant to Article 26 paragraph (5) and Article 29 of the Company's Articles of Association, the amendment to the Company's Articles of Association must obtain the approval from the GMS, which in the GMS must be attended and approved by the Dwiwarna Series A Shareholder.

10. Changes in the Company's Management Composition

Explanation of the Tenth Meeting Agenda:

Pursuant to the provisions of Article 11 paragraph (8) and Article 14 paragraph (8) of the Company's Articles of Association, members of the Board of Directors and Board of Commissioners shall be appointed and dismissed by the GMS where the GMS is attended by Dwiwarna Series A shareholder and the resolutions of the meeting shall be approved by Dwiwarna Series A shareholder.

Note:

- 1. The Company will not send a separate invitation to the Shareholders since this Invitation is an official invitation to the Company's Shareholders to attend the Meeting.
- 2. Shareholders who are entitled to attend or be represented at the Meeting are the Company's Shareholders whose names are recorded in the Company's Shareholders Register and/or the Company's shareholders in the securities accounts balance in the Collective Depository of PT Kustodian Sentral Efek Indonesia ("KSEI") at the close of stock trading on Monday, April 6, 2026 until 16.00 WIB (West Indonesian Time) ("Entitled Shareholders").
- 3. With due observance of the provisions of the POJK GMS and Financial Services Authority Regulation No. 14 of 2025 concerning the Implementation of the General Meeting of Shareholders, the General Meeting of Bondholders, and the General Meeting of Sukuk Holders Electronically ("POJK No.14/2025"), the Company appeals the Entitled Shareholders not to attend the Meeting in person, but to attend the Meeting electronically and/or authorize their attendance and voting electronically. Participation by the Entitled Shareholders in the Meeting may be carried out through the following mechanism:

- a. attending the Meeting electronically via the eASY.KSEI application (<https://akses.ksei.co.id/>); or
 - b. represented by another party by granting a proxy electronically through the eASY.KSEI application (<https://akses.ksei.co.id/>).
4. Shareholders who are present electronically or provide an electronic proxy (E-Proxy) through the eASY.KSEI application are Shareholders whose shares are kept in the collective depository of KSEI. To use the eASY.KSEI application, Shareholders may access the eASY.KSEI menu on the AKSes.KSEI facility (<http://akses.ksei.co.id>), by abiding by the following provisions:
- a. Shareholders confirm their attendance or appoint their proxies and/or submit their votes on the eASY.KSEI application, no later than 12.00 WIB (West Indonesian Time) on 1 (one) business day before the Meeting date.
 - b. Shareholders who will attend electronically or provide their electronic proxy for the Meeting through the eASY.KSEI application must pay attention to the following matters:
 - 1) Registration Process;
 - 2) Submission of questions and/or opinions electronically process;
 - 3) Voting Process;
 - 4) Broadcast of the GMS.

Further instructions on registration, use, and explanation of eASY.KSEI can be downloaded from the eASY.KSEI website (<http://akses.ksei.co.id>) or on the Company's website (<https://www.bankmandiri.co.id/web/gcg/AGM>).

5. Shareholders attending electronically through the eASY.KSEI facility must pay attention to the following matters:
- a. The Shareholders below are required to register their attendance electronically in the eASY.KSEI facility on the Meeting date from 11.00 WIB (West Indonesian Time) to 14.30 WIB (West Indonesian Time) with the following explanation:
 - 1) Local individual shareholders who have not provided a declaration of attendance or a proxy in the eASY.KSEI facility by the specified deadline and wish to attend the Meeting electronically.
 - 2) Local individual shareholders who have given a declaration of attendance, but have not determined a minimum voting option for 1 (one) Meeting Agenda in the eASY.KSEI facility until the specified deadline and wish to attend the Meeting electronically.
 - 3) Proxies of Shareholders who have given a proxy to an independent representative or individual representative, but have not determined any voting choice for at least of 1 (one) Meeting Agenda in the eASY.KSEI facility by the specified deadline.

- 4) Proxies of shareholders who have given a proxy to the participant/intermediary (custodian bank or securities company) and have determined any voting choice in the eASY.KSEI facility by the specified deadline.
 - b. Shareholders who have given a declaration of attendance or a proxy to an independent representative or individual representative and have determined their voting choices for the Meeting Agenda in the eASY.KSEI until the specified deadline, are not required to register their attendance electronically in the eASY.KSEI facility.
 - c. Any delay or failure in the electronic registration process for any reason will prevent Shareholders or their Proxies from attending the Meeting electronically, and their shares ownership will not be counted toward the quorum of attendance.
6. Shareholders holding shares in the form of share certificates (scrips) may attend the Meeting in person, with reference to the provisions of POJK No. 14/2025.
7. The Chairman of the Meeting, the Board of Directors and the Board of Commissioners, as well as the capital market supporting profession assisting the implementation of the Meeting attend the Meeting in person.
8. Meeting Materials are available on the Company's website <https://www.bankmandiri.co.id/web/gcg/AGM> from the date of this Invitation until the date of the Meeting, provided that the curriculum vitae of the prospective Board of Management of the Company to be appointed will be available at the latest by the time of the Meeting as stipulated in the provisions of laws and regulations.
9. The Company does not provide food, beverages, and souvenirs at the Meeting.
10. The Company may re-announce the Invitation if there are changes and/or additions to information related to the procedures for holding the Meeting by referring to the provisions of the applicable laws and regulations.

Jakarta, April 7, 2026

**PT Bank Mandiri (Persero) Tbk
Board of Directors**